

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NORTH DAKOTA

In re:	)	Case No. 23-30352
	)	(Chapter 11)
DRAIN SERVICES INC.	)	
	)	
Debtor.	)	
_____	)	

**NOTES ACCOMPANYING MONTHLY OPERATING REPORT**

1. The debtor maintains a non-DIP account pursuant to a motion previously filed (DE #10) and an order granting that motion (DE #31).
  
2. As explored in various hearings in this matter, the debtor does not meaningfully distinguish between accounts receivable and work in progress. Additionally, a large portion of the debtor's accounts receivable is comprised of a singular debt, the collection of which is partially (albeit not fully) doubtful. As such, while the debtor discloses herein the same \$1,005,000.00 in receivables that are reflected on schedules (DE #51), it bears notation that the subject number is facially deceptive in a vacuum.
  
3. Included amongst the expenses for November 2023 is a \$10,000.00 adequate protection payment to Choice Financial Group. Inasmuch as each iteration of the debtor's plan of reorganization has proposed the repayment of the underlying debt over a period well in excess of one year, the debtor would contend this should be classified as a long-term obligation and regarded as noncurrent for GAAP purposes. Solely for purposes of assessing profit and loss, such adjustment would result in the debtor having net-positive cash flow for November 2023. (This is, of course, a small business case, and the debtor does not mean to suggest that balance-centric realities ought not prevail over accounting formalities. But the notation seems nonetheless worthy

for the simple purpose of establishing that the debtor had a net-profitable month but for debt service obligations.)

Dated: December 27, 2023

By: /s/ Maurice B. VerStandig  
Maurice B. VerStandig, Esq.  
The Dakota Bankruptcy Firm  
1630 1st Avenue N  
Suite B PMB 24  
Fargo, North Dakota 58102-4246  
Phone: (701) 394-3215  
mac@dakotabankruptcy.com  
*Counsel for the Debtor*

## Fill in this information to identify the case:

Debtor Name Drain Services Inc.

United States Bankruptcy Court for the: District of North Dakota

Case number: 23-30352☐ Check if this is an amended filing

## Official Form 425C

## Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: November 2023Date report filed: 12/27/2023

MM / DD / YYYY

Line of business: Drain servicingNAISC code: 4237

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Kevin Cameron

Original signature of responsible party

DocuSigned by:



2088371EED7E4E8

Printed name of responsible party

Kevin Cameron

## 1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
-----	----	-----

**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

- |  |                                     |                          |                                     |
|--|-------------------------------------|--------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 2. Do you plan to continue to operate the business next month?                                     | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 3. Have you paid all of your bills on time?  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 4. Did you pay your employees on time?   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 7. Have you timely filed all other required government filings?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums?  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |

**If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.**

- |   |                                     |                                     |                          |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Drain Services Inc.Case number 23-30352

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ 34,248.93

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 36,666.16**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 44,932.54**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ -8,266.38**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 25,982.55**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

**24. Total payables**\$ 0.00*(Exhibit E)*

Debtor Name Drain Services Inc.Case number 23-30352**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 1,005,000.00  
*(Exhibit F)*

**5. Employees**

26. What was the number of employees when the case was filed? 2  
 27. What is the number of employees as of the date of this monthly report? 2

**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00  
 29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00  
 30. How much have you paid this month in other professional fees? \$ 0.00  
 31. How much have you paid in total other professional fees since filing the case? \$ 0.00

**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	<b>Projected</b>	<b>—</b>	<b>Actual</b>	<b>=</b>	<b>Difference</b>
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. <b>Cash receipts</b>	\$ <u>62,000.00</u>	—	\$ <u>36,666.16</u>	=	\$ <u>25,333.84</u>
33. <b>Cash disbursements</b>	\$ <u>87,822.12</u>	—	\$ <u>44,932.54</u>	=	\$ <u>42,889.58</u>
34. <b>Net cash flow</b>	\$ <u>-25,822.12</u>	—	\$ <u>-8,266.38</u>	=	\$ <u>-17,555.74</u>
35. Total projected cash receipts for the next month:					\$ <u>66,666.66</u>
36. Total projected cash disbursements for the next month:					— \$ <u>62,800.16</u>
37. Total projected net cash flow for the next month:					= \$ <u>3,866.50</u>

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## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.



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PO BOX 691  
WEST FARGO ND 58078

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{ (BC^0251^BC) }

AVOID ATM FEES. LOOK FOR THE MONEYPASS LOGO  
OR VISIT OUR WEBSITE TO FIND A SURCHARGE-FREE ATM NEAR YOU.

YOUR ACCOUNT TYPE IS: REGULAR ACCOUNT

CHECKING SUMMARY .....	ACCOUNT	319	PIECES	9	BALANCE
PREV STATEMENT BALANCE	(10/31/23)				34,248.93
2 DEPOSITS / CREDITS .....		36,666.16			
INTEREST PAID .....					
7 CHECKS / DEBITS .....			44,932.54		
STATEMENT BALANCE	(11/30/23)				25,982.55
AVERAGE COLLECTED BALANCE .....		21,907.92			

DEPOSITS / CREDITS .....	ACCOUNT	319
11/15/23	MOBILE CHECK DEPOSIT	5,000.00
11/20/23	POINT OF SALE CREDIT	16.16
11/21/23	MOBILE CHECK DEPOSIT	31,650.00

CHECKS / DEBITS .....	ACCOUNT	02229319
11/01	3.00 AUTOMATIC PM	11/08 75.50 POINT OF SAL
11/01	12.73 POINT OF SAL	11/08 518.63 POINT OF SAL
11/01	14.11 AUTOMATIC PM	11/09 84.89 POINT OF SAL
11/01	63.39 POINT OF SAL	11/09 86.85 POINT OF SAL
11/01	550.94 POINT OF SAL	11/09 90.72 POINT OF SAL
11/02	704.18 AUTOMATIC PM	11/09 300.00 ATM WITHDRAW
11/03	15.00 POINT OF SAL	11/09 848.79 POINT OF SAL
11/03	69.48 POINT OF SAL	11/10 25.00 WIRE TRANS C
11/03	107.02 POINT OF SAL	11/10 70.18 POINT OF SAL
11/03	465.45 POINT OF SAL	11/10 84.65 POINT OF SAL
11/03	1798.04 POINT OF SAL	11/10 10000.00 CKING DB INH
11/03	3000.00 INTRNET BK D	11/13 17.72 POINT OF SAL
11/06	6.00 POINT OF SAL	11/13 25.00 POINT OF SAL
11/06	50.14 POINT OF SAL	11/13 27.60 POINT OF SAL
11/06	59.31 POINT OF SAL	11/13 37.51 POINT OF SAL
11/06	76.39 POINT OF SAL	11/13 49.45 POINT OF SAL
11/06	101.89 POINT OF SAL	11/13 50.47 POINT OF SAL
11/06	102.00 POINT OF SAL	11/13 111.08 POINT OF SAL
11/06	322.49 POINT OF SAL	11/13 150.00 AUTOMATIC PM
11/06	555.43 POINT OF SAL	11/13 342.30 POINT OF SAL
11/06	669.94 POINT OF SAL	11/14 14.00 POINT OF SAL
11/06	693.21 POINT OF SAL	11/14 20.01 POINT OF SAL
11/07	79.14 POINT OF SAL	11/14 38.56 POINT OF SAL
11/08	65.53 POINT OF SAL	11/14 72.28 POINT OF SAL
11/08	68.02 POINT OF SAL	11/14 75.50 POINT OF SAL

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11/15	40.81	POINT OF SAL	11/20	85.00	POINT OF SAL
11/15	42.00	AUTOMATIC PM	11/21	62.69	POINT OF SAL
11/15	81.00	POINT OF SAL	11/21	66.29	POINT OF SAL
11/15	81.13	POINT OF SAL	11/22	12.76	POINT OF SAL
11/15	100.00	POINT OF SAL	11/22	28.21	POINT OF SAL
11/15	130.96	POINT OF SAL	11/22	83.92	POINT OF SAL
11/15	758.56	POINT OF SAL	11/24	15.00	POINT OF SAL
11/15	2991.86	AUTOMATIC PM	11/24	72.75	POINT OF SAL
11/16	24.00	POINT OF SAL	11/24	73.75	POINT OF SAL
11/16	29.33	POINT OF SAL	11/24	363.43	AUTOMATIC PM
11/16	60.35	POINT OF SAL	11/24	520.00	POINT OF SAL
11/16	76.15	POINT OF SAL	11/27	2876.10	AUTOMATIC PM
11/16	98.28	POINT OF SAL	11/28	76.60	POINT OF SAL
11/16	130.00	AUTOMATIC PM	11/28	1194.51	AUTOMATIC PM
11/16	154.00	AUTOMATIC PM	11/29	2.37	POINT OF SAL
11/17	26.12	POINT OF SAL	11/29	6.38	POINT OF SAL
11/17	75.00	POINT OF SAL	11/29	73.47	POINT OF SAL
11/17	78.90	POINT OF SAL	11/29	77.82	POINT OF SAL
11/17	100.30	POINT OF SAL	11/29	608.93	POINT OF SAL
11/17	3000.00	CKING DB INH	11/29	4000.00	PHONE TRNSF
11/20	11.67	POINT OF SAL	11/30	14.95	POINT OF SAL
11/20	21.60	POINT OF SAL	11/30	75.04	POINT OF SAL
11/20	49.90	POINT OF SAL	11/30	180.26	POINT OF SAL
11/20	55.24	POINT OF SAL	11/01*	1048	775.00 CUSTOMER CHE
11/20	70.93	POINT OF SAL	11/09	1049	1500.00 CUSTOMER CHE
11/20	73.98	POINT OF SAL	11/20	1050	777.00 CUSTOMER CHE
11/20	78.72	POINT OF SAL			

## DAILY BALANCES ..... ACCOUNT 02229319

10/31	34248.93	11/01	32829.76	11/02	32125.58	11/03	26670.59
11/06	24033.79	11/07	23954.65	11/08	23226.97	11/09	20315.72
11/10	10135.89	11/13	9324.76	11/14	9104.41	11/15	9878.09
11/16	9305.98	11/17	6025.66	11/20	4817.78	11/21	36338.80
11/22	36213.91	11/24	35168.98	11/27	32292.88	11/28	31021.77
11/29	26252.80					11/30	25982.55

YOU NEED TO REPORT A LOST OR STOLEN DEBIT/ATM CARD IMMEDIATELY IN ORDER TO  
LIMIT UNAUTHORIZED USE OF THE CARD. TELEPHONE US AT 1-877-847-4540. AFTER HOURS  
CALL 1-800-535-8440 OR, IF OUTSIDE THE U.S. CALL 1-402-399-3600.

DRAIN SERVICES INC  
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WEST FARGO ND 58078

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-----	AUTOMATIC TRANSACTIONS	-----	DEBITS	CREDITS
11/01/23	PS2548 HOLIDAY STATIONS 0415 MOORHEAD MN		12.73	
11/01/23	PSF378 HOLIDAY STATIONS 0415 MOORHEAD MN		63.39	
11/01/23	PS2545 MENARDS MOORHEAD MN MOORHEAD MN		550.94	
11/01/23	NDTAX TAX PYMT 1450309764		3.00	
11/01/23	Job Service ND UI Tax Pmt1456002490		14.11	
11/02/23	SELF LENDER INC CC PMT 3473596202		704.18	
11/03/23	PS4561 CHIPOTLE ONLINE 949-524-4000 CA		15.00	
11/03/23	PS4564 FERGUSON ENTPRS 3093 FARGO ND		69.48	
11/03/23	PS2547 SHELL OIL10084470011 FARGO ND		107.02	
11/03/23	PS4450 SCHEELS FARGO FARGO ND		465.45	
11/03/23	PS2550 INTERSTATE POWERSYSTEM FARGO ND		1798.04	
11/03/23	TRANSFER ONLINE 1742830594		3000.00	
11/06/23	PSF361 CASEYS #3541 FARGO ND		6.00	
11/06/23	PS2550 MARATHON PETRO229757 FARGO ND		50.14	
11/06/23	PS4458 CASEYS #3541 FARGO ND		59.31	
11/06/23	PSF375 SPEEDWAY 04807 BECKER MN		76.39	
11/06/23	PS4656 TARGET T-0005 Bloomington MN		101.89	
11/06/23	PS2543 MARATHON PETRO261917 MAPLETON ND		102.00	
11/06/23	PS4564 INTERSTATE ALL BATTERY 701-293-80 00 ND		322.49	
11/06/23	PS2543 GREAT WOLF LDG BLOOMIN BLOOMINGTO N MN		555.43	
11/06/23	PSF368 GREAT WOLF LDG BLOOMIN BLOOMINGTO N MN		669.94	
11/06/23	PSF361 INTERSTATE ALL BATTERY 701-293-80 00 ND		693.21	
11/07/23	PS4448 HOLIDAY STATIONS 0254 CLEARWATER MN		79.14	
11/08/23	PS2548 FERGUSON ENTPRS 3093 FARGO ND		65.53	
11/08/23	PS2545 MARATHON PETRO261917 MAPLETON ND		68.02	
11/08/23	PSF363 MENARDS FARGO ND WEST FARGO ND		75.50	
11/08/23	PSF382 GREAT WOLF LDG BLOOMIN BLOOMINGTO N MN		518.63	
11/09/23	PSF370 CENEX EWING OI09920281 HILLSBORO ND		84.89	
11/09/23	PSF368 FARMERS UNION 09916511 BUXTON ND		86.85	
11/09/23	PS2542 SIMONSON TRAVE GRAND FORKS ND		90.72	
11/09/23	INFISV 109 1ST ST NW MANDAN ND		300.00	
11/09/23	PS2533 STRUCTURAL MATERIALS I 7012827100 ND		848.79	

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11/10/23	PS0A3Z CASEYS #3370 5680 23RD AV FARGO N D	70.18
11/10/23	PSF379 MARATHON PETRO33191 MANDAN ND	84.65
11/10/23	WIRE OUT FEE	25.00
11/10/23	WIRE OUT TO CHOICE FINANCIAL	10000.00
11/13/23	PS2544 HU HOT FARGO FARGO ND	17.72
11/13/23	PSF362 MARLINS FAMILY RESTAUR 605-681800 9 ND	25.00
11/13/23	PSF370 City Of Fargo Solid Waste FARGO N D	27.60
11/13/23	PSF895 MAC'S FARGO FARGO ND	37.51
11/13/23	PS2548 PY *RED'S SAVOY PIZZA FARGO ND	49.45
11/13/23	PS2540 CENEX BASEVIEW09919184 NORTHWOOD ND	50.47
11/13/23	PSF378 RUNNINGS OF MOORHEAD MOORHEAD MN	111.08
11/13/23	PS4563 CURTS LOCK & KEY SERVICE 701-2329 440 ND	342.30
11/13/23	SELF LENDER INC PAYMENTS 1473596202	150.00
11/14/23	PSF894 TRUE VALUE HARDWA GRAFTON ND	14.00
11/14/23	PS4454 Subway 54937 Wheaton MN	20.01
11/14/23	PSF378 BUFFALO WILD WINGS GRILL 701-2988 925 ND	38.56
11/14/23	PSF378 SIMONSON FARG FARGO ND	72.28
11/14/23	PSF376 MARATHON PETRO261917 MAPLETON ND	75.50
11/15/23	PSI250 DENNY'S #6533 FARGO ND	40.81
11/15/23	PSF382 MARATHON PETRO261917 MAPLETON ND	81.00
11/15/23	PS4452 SUBWAY SIMONSON GRAFTON ND	81.13
11/15/23	PS4450 STAMART_01222 FARGO ND	100.00
11/15/23	PS2540 STRUCTURAL MATERIALS I 7012827100 ND	130.96
11/15/23	PSF378 STRATA CORPORATION 999-999-9999 N D	758.56
11/15/23	IRS USATAXPYMT3387702000	42.00
11/15/23	IRS USATAXPYMT3387702000	2991.86
11/16/23	PS2537 CHIPOTLE ONLINE 949-524-4000 CA	24.00
11/16/23	PSF365 MENARDS FARGO ND WEST FARGO ND	29.33
11/16/23	PS4561 FERGUSON ENTPRS 3093 FARGO ND	60.35
11/16/23	PSF363 HOLIDAY STATIONS 0414 W FARGO ND	76.15
11/16/23	PS4564 HOLCIM MWR FARGO 855-339-4900 MI	98.28
11/16/23	MN DEPT OF REVENMN Rev payX416007162	130.00
11/16/23	MN DEPT OF REVENMN Rev payX416007162	154.00

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11/17/23	PS2546	SIMONSON TRAVE GRAND FORKS ND	26.12	
11/17/23	PS2550	ONE9 1222 FARGO ND	75.00	
11/17/23	PS4450	SIMONSON TRAVE GRAND FORKS ND	78.90	
11/17/23	PSF382	CENEX PETRO SE09900549 HARWOOD ND	100.30	
11/20/23	PS4453	STRATA CORPORATION GRAND FORKS ND		16.16
11/20/23	PSF368	MARATHON PETRO57133 CASSELTON ND	11.67	
11/20/23	PS4454	Subway 54937 Wheaton MN	21.60	
11/20/23	PSF362	STAMART_01222 FARGO ND	49.90	
11/20/23	PS2540	CASEYS #3629 WHEATON MN	55.24	
11/20/23	PSF368	MARATHON PETRO57133 CASSELTON ND	70.93	
11/20/23	PS4458	ONE9 1222 FARGO ND	73.98	
11/20/23	PS0A3Z	CASEYS #3519 129 MEMORIAL HOFFMAN MN	78.72	
11/20/23	PS2532	ND SECRETARY OF STATE 701-328-372 3 ND	85.00	
11/21/23	PS4459	LOVE'S #0353 OUTSIDE FARGO ND	62.69	
11/21/23	PS2550	MARATHON PETRO57133 CASSELTON ND	66.29	
11/22/23	PS4459	MARATHON PETRO229757 FARGO ND	12.76	
11/22/23	PSF367	FERGUSON ENTPRS 3093 FARGO ND	28.21	
11/22/23	PSF364	MARATHON PETRO229757 FARGO ND	83.92	
11/24/23	PS4448	SECRETARY OF STATE 651-2011368 MN	15.00	
11/24/23	PS2542	LOVE'S #0353 OUTSIDE FARGO ND	72.75	
11/24/23	PS2541	LIENITNOW COM 888-5436765 FL	73.75	
11/24/23	PS4448	SECRETARY OF STATE 651-2011368 MN	520.00	
11/24/23	TRAVELERS	BUS INSUR 4069827001	363.43	
11/27/23	TRAVELERS	BUS INSUR 4069827001	2876.10	
11/28/23	PSF382	MENARDS FARGO ND WEST FARGO ND	76.60	
11/28/23	UNITED FIN CAS	INS PREM 9409348138	1194.51	
11/29/23	PSF376	CENEX ASHBY EQ07060551 ASHBY MN	2.37	
11/29/23	PS2535	BP#1941756CAPL MN0006 ST PETER MN	6.38	
11/29/23	PS4561	BP#1941756CAPL MN0006 ST PETER MN	73.47	
11/29/23	PS4563	CENEX ASHBY EQ07060551 ASHBY MN	77.82	
11/29/23	PSF376	FERGUSON WATERWRKS #2516 844-872-3857 ND	608.93	
11/29/23	TRANSFER TO CAITLYN PER KEVIN S EMAIL KE VIN PAYROLL		4000.00	
11/30/23	PS4561	HOLIDAY STATIONS 0177 ALEXANDRIA MN	14.95	
11/30/23	PS2543	HOLIDAY STATIONS 0177 ALEXANDRIA MN	75.04	
11/30/23	PS4452	MENARDS MANKATO MN MANKATO MN	180.26	

TRAN DATE: 11/10/2023  
11/10/2023 9:47:29 AM

**BankNorth**  
**DDA DEBIT**  
**WIRE TRANS CHG**

ACCOUNT: [REDACTED] 19  
DRAIN SERVICES INC

PREPARED BY: Kasidi Scott  
APPROVED BY:

**25.00**

WIRE OUT FEE

11/10/2023 Paid 25.00

TRAN DATE: 11/29/2023  
11/29/2023 2:24:56 PM

**BankNorth**  
**DDA DEBIT**  
**PHONE TRNSF DEB**

ACCOUNT: [REDACTED] 19  
DRAIN SERVICES INC

PREPARED BY: Ashley T. Daniels  
APPROVED BY:

**4,000.00**

TRANSFER TO CAITLYN PER KEVIN'S EMAIL KEVIN PAYROLL

11/29/2023 Paid 4000.00

TRAN DATE: 11/10/2023  
11/10/2023 9:45:03 AM

**BankNorth**  
**DDA DEBIT**  
**CKING DB INHOUSE**

ACCOUNT: [REDACTED] 19  
DRAIN SERVICES INC

PREPARED BY: Kasidi Scott  
APPROVED BY:

**10,000.00**

WIRE OUT TO CHOICE FINANCIAL

11/10/2023 Paid 10000.00

Record Of Deposit

Institution: BankNorth  
Date: 11/15/2023 12:47:43 PMPT  
Receipt Number: 331937354  
Deposit Account Number: [REDACTED] 19  
Total Transaction Amount: \$5000.00  
Deposit Channel: Mobile

11/15/2023 5000.00

**BankNorth**  
**CKING DB INHOUSE**  
**Casselton**

Account [REDACTED] 319  
Name DRAIN SERVICES INC  
Tran Date 11/17/2023  
Tran TS 11/17/2023 1:36:04 PM  
Teller Name ATD

**3,000.00**

11/17/2023 Paid 3000.00

Record Of Deposit

Institution: BankNorth  
Date: 11/21/2023 12:35:18 PMPT  
Receipt Number: 332538579  
Deposit Account Number: [REDACTED] 19  
Total Transaction Amount: \$31650.00  
Deposit Channel: Mobile

11/21/2023 31650.00

DRAIN SERVICES INC.  
415 MAIN AVEE # 601  
WEST FARGO, ND 58078

77-504/913 1048

DATE 10-28-23

PAY TO THE ORDER OF TILER ENGLAND \$ 775.00

SEVEN HUNDRED AND SEVENTY-FIVE ONLY DOLLARS

**BANKNORTH**  
VALUES-BASED BANKING  
www.banknorth.com

MEMO PAYROLL

⑆091305044⑆ [REDACTED] 19⑈ 01048

1048 11/1/2023 Paid 775.00

DRAIN SERVICES INC.  
415 MAIN AVEE # 601  
WEST FARGO, ND 58078

77-504/113 1049

DATE 11-8-23

PAY TO THE ORDER OF TILER ENGLAND \$ 1,500.00

FIFTY HUNDRED ONLY DOLLARS

**BANKNORTH**  
VALUES-BASED BANKING  
www.banknorth.com

MEMO PAYROLL

⑆091305044⑆ [REDACTED] 19⑈ 01049

1049 11/9/2023 Paid 1500.00

DRAIN SERVICES INC.  
415 MAIN AVEE # 601  
WEST FARGO, ND 58078

77-504/913 1050

DATE 11-16-23

PAY TO THE ORDER OF TILER ENGLAND \$ 777.00

SEVEN HUNDRED AND SEVENTY-SEVEN ONLY DOLLARS

**BANKNORTH**  
VALUES-BASED BANKING  
www.banknorth.com

MEMO PAYROLL

⑆091305044⑆ [REDACTED] 19⑈ 01050

1050 11/20/2023 Paid 777.00

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

CHECKS OUTSTANDING - NOT  
CHARGED TO ACCOUNT

BANK BALANCE SHOWN  
ON THIS STATEMENT \$ \_\_\_\_\_

**ADD**

DEPOSITS NOT SHOWN  
ON THIS STATEMENT  
(IF ANY) \$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

## SUBTRACT

CHECKS OUTSTANDING  
(IF ANY) \$**BALANCE** \$ \_\_\_\_\_

SHOULD AGREE WITH YOUR CHECK BOOK  
BALANCE AFTER DEDUCTING SERVICE CHARGE  
(IF ANY) SHOWN ON THIS STATEMENT

Please examine immediately and report if incorrect.

### What To Do If You Think You Find a Mistake On Your Statement

If you think there is an error on your statement, write to us at PO Box 460, Cassellton, ND 58012-0460

In your letter, give us the following information:

- *Account Information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- \* We cannot try to collect the amount in question, or report you as delinquent on that amount.
- \* The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- \* While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- \* We can apply any unpaid amount against your credit limit.

### Balance Computation Method

#### Home Equity Line of Credit and Redi-Credit

We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "average daily balance" we take the beginning balance of your account each day, add any new advances and fees, and subtract any unpaid interest or finance charges and any payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

### IN CASE OF ERRORS OR QUESTIONS

## ABOUT YOUR ELECTRONIC TRANSFERS ON CONSUMER ACCOUNTS

Telephone us at 1-877-847-4540, write us at PO Box 460, Casselton, ND 58012-0460 or e-mail us at [support@ibanknorth.com](mailto:support@ibanknorth.com) as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts we may take up to 20 business days to credit your account for the amount you think is in error. If a notice of error involves unauthorized use of your Visa Point of Sale debit card, we will provide provisional credit within five (5) business days after you notify us instead of ten (10) or twenty (20) business days.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.